United States Bankruptcy Court Eastern District of New York

In re: Charles Aigotti Annamaria Aigotti Debtors Case No. 16-44414-cec Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 07, 2017.
db/jdb
                                                Annamaria Aigotti,
                                                                            237 Lee Ave,
                                                                                                  Staten Island, NY 10307-1340
                      Charles Aigotti,
                      NYC Department of Finance,
                                                               345 Adams Street,
smq
                                                                                         Office of Legal Affairs,
                       Brooklyn, NY 11201-3719
smq
                     +NYS Unemployment Insurance,
                                                                Attn: Insolvency Unit,
                                                                                                   Bldg. #12, Room 256,
                       Albany, NY 12240-0001
8884746
                      639 Management, LLC,
                                                      2945 Bruckner Blvd,
                                                                                    Bronx, NY 10461-5625
8884750
                      Cb/coldwcmc, 3100 Easton Square Pl, Columbus, OH 43219-6232
                      Ccb/overst,
                                         PO Box 182120,
8884752
                                                                Columbus, OH 43218-2120
                      Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S,
8884753
8884757
                                                                                                                            Louis, MO 63129
                      Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Crec Saint Louis, MO 63179-0040
Citibank/the Home Depot, Citicorp Cr Srvs/Centralized,
                                                  Centralized Bankruptcy/CitiCorp Credit S,
                                                                                                                PO Box 790040,
8884758
8884759
                                                                                                        PO Box 790040S, Louis, MO 63129
                      Citibusiness Card, PO Box 9001037, Louisville, KY 40290-1037
8884760
                     Cole Taylor Bk/Dovenmu, 2251 Rombach Ave, Wilmington, OH 45177-1995
Con Edison, JAF Station, PO Box 1702, New York, NY 10116-1702
+Consolidated Edison Company of New York, Inc., 4 Irving Place, Room 1875-S,
8884761
8884765
8901040
                       New York, New York 10003-3502, Attn: Bankruptcy Group
8884767
                      Dept of Ed/Navient, Attn: Claims Dept, PO Box 9400,
                                                                                                       Wilkes Barre, PA 18773-9400
                      Dpt Ed/Navi, PO Box 9635, Wilkes Barre, PA 18773-9635
8884770
                    Finb of Omaha, PO Box 3412, Omaha, NE 68103-0412

+Ford Motor Credit Company LLC, c/o Schiller, Knapp, Lefkowitz & Hertzel, 950 New Loudon Rd., Suite 109, Latham, New York 12110-2100

Frod Motor Credit Co. PO Box 62120
8884772
8906351
                     Frod Motor Credit Co, PO Box 62180, Colorado Springs, CO 80962-2180
Gils Magazine, 3938 Victory Blvd, Staten Island, NY 10314-6701
Hanover Insurance company, Group, PO Box 580045, Charlotte, NC 28258-0045
IBEW ULTRA PLAT MC, Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104
+Local Flawor Magazine- Clipper Magazine, 3708 Mempland Rd, mountville, PA 17554-1542
8884775
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                    +Local Flawor Magazine- Clipper Magazine, 3708 Mempland Rd, mountvil.

+MB Financial Bank, Nat'l Assoc., 14841 Dallas Parkway, Suite 300,

National Grid, PO Box 11741, Newark, NJ 07101-4741

ProCOMM, PO Box 1176, Seneca, SC 29679-1176

Sallie Mae, 300 Continental Dr, Newark, DE 19713-4322

Staten Island Advance, PO Box 781468, Philadelphia, PA 19178-1468

United Teletech Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724-2764

Wine & Design, 237 Lee Ave, Staten Island, NY 10307-1340

Wine & Design Corp. HO 1520 Glenwood Ave Ste 2004 Raleigh NC 276
                                                                                                       Suite 300, Dallas, TX 75254-7883
8918951
8884783
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                      Wine & Design Corp. HQ, 1520 Glenwood Ave Ste 200A,
8884803
                                                                                                    Raleigh, NC 27608-2263
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 05 2017 20:48:06
smg
                       NYS Department of Taxation & Finance,
                                                                              Bankruptcy Unit,
                       Albany, NY 12205-0300
                     +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jan 05 2017 20:47:16
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                      Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449 EDI: AMEREXPR.COM Jan 05 2017 20:48:00 Amex, Correspondence, PO Box 981540,
8884747
                       El Paso, TX 79998-1540
                      EDI: AMEREXPR.COM Jan 05 2017 20:48:00
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                                                                                              PO Box 297871,
                       Fort Lauderdale, FL 33329-7871
                      EDI: CAPITALONE.COM Jan 05 2017 20:48:00
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                                                                                     Capital One, PO Box 5253,
                      Carol Stream, IL 60197-5253
EDI: WFNNB.COM Jan 05 2017 20:48:00
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                                                                            Chase Auto Finance,
8884754
                      201 N Central Ave MSC AZ1-1191, Phoe
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                                                                      Phoenix, AZ 85004-1071
8:00 Citi, PO Box
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8884755
                                                                                                                   Sioux Falls, SD 57117-6241
8884756
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                                                                                                                  PO Box 6062,
                       Sioux Falls, SD 57117-6062
                      EDI: WFNNB.COM Jan 05 2017 20:48:00
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                       Columbus, OH 43218
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                       Columbus, OH 43218-2125
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                      EDI: WFNNB.COM Jan 05 2017 20:48:00
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                       PO Box 182125, Columbus, OH 43218-2125
                      EDI: NAVIENTFKASMDOE.COM Jan 05 2017 20:48:00
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                                                                                                                         PO Box 9635,
                      Wilkes Barre, PA 18773-9635
EDI: DISCOVER.COM Jan 05 2017 20:48:00
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                                                                                  Discover Fin Svcs LLC, PO Box 15316,
                       Wilmington, DE 19850-5316
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                      EDI: DISCOVER.COM Jan 05 2017 20:48:00
                                                                                  Discover Financial, PO Box 3025,
                       New Albany, OH 43054-3025
                      EDI: USBANKARS.COM Jan 05 2017 20:48:00
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                                                                                    Elan Fin Svc, PO Box 108,
                      Saint Louis, MO 63166-0108
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                                                                             Ford Motor Credit,
                                                                                                        PO Box 62180,
                     Colorado Springs, CO 80962-2180
+EDI: FORD.COM Jan 05 2017 20:48:00
8884774
                                                                             Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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8884779
                EDI: CBSKOHLS.COM Jan 05 2017 20:48:00
                                                             Kohls/Capital One,
                                                                                   PO Box 3120,
                 Milwaukee, WI 53201-3120
                +EDI: CBSKOHLS.COM Jan 05 2017 20:48:00
8884780
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                                                                              N56 W 17000 Ridgewood Dr,
                 Menomonee Falls, WI 53051-7096
                 EDI: RMSC.COM Jan 05 2017 20:48:00
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                                                                   PO Box 960097,
                                                                                    Orlando, FL 32896-0097
                EDI: NAVIENTFKASMSERV.COM Jan 05 2017 20:48:00
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                                                                                 Attn: Claims Dept, PO Box 9500,
8884784
                 Wilkes Barre, PA 18773-9500
                EDI: SALLIEMAEBANK.COM Jan 05 2017 20:48:00
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                                                                   Sallie Mae,
                                                                                 300 Continental Dr,
                Newark, DE 19713-4322
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                                                          Sears/Cbna,
                                                                         PO Box 6283,
                  Sioux Falls, SD 57117-6283
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                 EDI: RMSC.COM Jan 05 2017 20:48:00
                                                          Syncb/Care Credit,
                                                                               C/o,
                                                                                      PO Box 965036,
                 Orlando, FL 32896-5036
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                Orlando, FL 32896-5036
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, Orlando, FL 32896-5036
8884791
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                EDI: RMSC.COM Jan 05 2017 20:48:00
                                                          Syncb/pcrich,
                                                                          PO Box 965036,
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                EDI: RMSC.COM Jan 05 2017 20:48:00
                                                          Synchrony Bank,
                                                                            c/o Recovery Management Systems Corp.,
                  25 S.E. 2nd Avenue, Suite 1120,
                                                     Miami, FL 33131-1605
8884793
                EDI: RMSC.COM Jan 05 2017 20:48:00
                                                          Synchrony Bank/ Jc Penneys,
                                                                                         PO Box 965064,
                 Orlando, FL 32896-5064
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                 EDI: RMSC.COM Jan 05 2017 20:48:00
                                                          Synchrony Bank/Care Credit,
                                                                                         PO Box 965064,
                 Orlando, FL 32896-5064
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                 EDI: RMSC.COM Jan 05 2017 20:48:00
                                                         Synchrony Bank/Pc Richard,
                                                                                        PO Box 965064,
                 Orlando, FL 32896-5064
8884796
                +EDI: TDBANKNORTH.COM Jan 05 2017 20:48:00
                                                                Td Bank N.A.,
                                                                                 32 Chestnut St.
                 Lewiston, ME 04240-7799
                EDI: CITICORP.COM Jan 05 2017 20:48:00
                                                             Thd/Cbna.
8884797
                                                                          PO Box 6497.
                 Sioux Falls, SD 57117-6497
8884799
                EDI: VERIZONCOMB.COM Jan 05 2017 20:48:00
                                                                 Verizon,
                                                                            PO Box 15124,
                                                                                             Albany, NY 12212-5124
8884800
                 EDI: WFFC.COM Jan 05 2017 20:48:00
                                                         Wells Fargo Bank,
                                                                              1 Home Campus Fl 3,
                 Des Moines, IA 50328-0001
8884801
                EDI: WFFC.COM Jan 05 2017 20:48:00
                                                         Wf Pll,
                                                                    PO Box 94435,
                                                                                     Albuquerque, NM 87199-4435
                                                                                                TOTAL: 37
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***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2017 Signature: <u>/s/Joseph Speetjens</u>

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2017 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,

theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com

Kevin B Zazzera on behalf of Joint Debtor Annamaria Aigotti kzazz007@yahoo.com

Kevin B Zazzera on behalf of Debtor Charles Aigotti kzazz007@yahoo.com

Martin A Mooney on behalf of Creditor Ford Motor Credit Comany LLC MPilinko@schillerknapp.com, mpilinko@ecf.courtdrive.com;kcollins@ecf.courtdrive.com

Martin A Mooney on behalf of Creditor Ford Motor Credit Company LLC as agent for CAB East, LLC MPilinko@schillerknapp.com, mpilinko@ecf.courtdrive.com;kcollins@ecf.courtdrive.com

Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 6

Case 1-16-44414-cec Doc 21 Filed 01/07/17 Entered 01/08/17 00:24:33

Information to identify the case:		
Debtor 1	Charles Aigotti	Social Security number or ITIN xxx-xx-1961
	First Name Middle Name Last Name Annamaria Aigotti	EIN Social Security number or ITIN xxx-xx-9816
	First Name Middle Name Last Name Bankruptcy Court Eastern District of New York Plaza East, Suite 1595 1201–1800	EIN
Case number:	1-16-44414-cec	Chapter: 7

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Charles Aigotti

Annamaria Aigotti aka Annamarie Aigotti

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: January 5, 2017 <u>s/ Carla E. Craig</u>

s/ Carla E. Craig United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Case 1-16-44414-cec Doc 21 Filed 01/07/17 Entered 01/08/17 00:24:33

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated:
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Official Form 318DF7